First National Bank and Union Trust Company to Occupy Bank Building at Michigan and Jefferson With Dawn of New Year

Former Leaves Old Stand in Oliver Hotel Building to Take New Quarters in Building Obtained by Merger of Two Institutions More Than a Year Ago-Structure Remodeled.

blvd, is occupied by the First Naproviding 20 customers' windows

The space in the basement delight illumination. A large fan in the

These are guarded by massive bur- north of its present place. In 1865 clar proof doors. In one are kept it purchased from the Bank of the records of the First National. In an- and site at the southwest corner of other the same of the Union Trust Michigan st. and Colfax av., occupyand in the third, the largest and of ing the same until it moved to its equal strength, are the safe deposit present quarters in 1900; boxes. This vault has a capacity for over 5.000 boxes and is located con- This company was organized in venient to an elevator which is used | 1908 and during its existence has exclusively by persons going to and bad as presidents, Frank Mayr, Sr., coming from their boxes and other Samuel M. Adler, Joseph E. Neff and bank purposes. These boxes are ac- Atthur L. Hubbard. cessible to their owners from 8 This company began business at

UNION TRUST COMPANY.

120 S. Main st. with a capital of \$50 .-

Deposits, \$5,672,242.63.

A. G. Rumpf and J. E. Neff.

Total resources, \$7,059,298.53.

DIRECTORS.

the bank, to the present. The bank

has they are of special interest, be- reast beef, etc.

From 1869 to 1874, J. A. Hen- and has been in business continually

All or nearly all of the clerical 000. work of the banks is done in the The present site of the Union Trust basement. The adding, posting and building was purchased in 1913. The transit machines are located there, building was completed in 1916. It This basement space is further di- was designed by E. R. Austin and vided into a large well-lighted di- butt by the H. G. Christman Co. Its rectors' room, committee rooms, footings and steel columns are of coupon rooms, tollets, rest rooms sufficient strength to carry 12 storand coat rooms for the employes, les. vaults for supplies and records and The combined statement of re-

storeroom east of the | Capital, \$1,000,000. and which heretofore | Surplus and undivided profits.

lesigners have as little as mossible are composed as follows: The same exquisite walnut M. Studebaker, Jr., H. S. Badet, J. First National Bank, and father of ernment Bonds. The amount paid for abinet work has been preserved and I. Shafer, G. A. Farabaugh, E. A. the late C. T. Lindsey, for many years the same Tavernelle mar- Wills, A. M. Cleveland, J. R. Haugh- a prominent personage in South and columns; the same ton, A. J. Hammond, J. C. Ellsworth, Bend circles as cashier of the Citi-

Hogisson Brothers of New York A L. Hubbard, president of both have had the contract for this con- bank and trust company. some tribute of appre- C. L. Zigler, first vice-president of M. Studebaker were among the first this concern for their bank; second vice-president of Trust patrons of the bank, and as far back ount of the care and J. E. Neff, first vice-president and facturing interests of South Bend. own by them which treasurer of Trust company and sec- This particular draft shows it to the Union Trust | and vice-president of the bank. In its quarters J. M. Studebaker, Jr., vice-presi- Penn & Company who were at that dent First National bank.

As a part of this affiliation of J. R. Haughton vice-president York City, and on whom the draft he First National Bank and Union First National bank. Frust Company, important adjust- A. J. Hammond, vice-president are being made with the ob- Trust company. rany to function especially as an in- Edgar L. Kelsey, secretary, Union litation for savings, for handling Trust Company, spects, securities and to look after J. H. Beinking, auditor of both he estates of deceased persons and bank and trust company. other branches of finan- I in remodelling the Union Trust

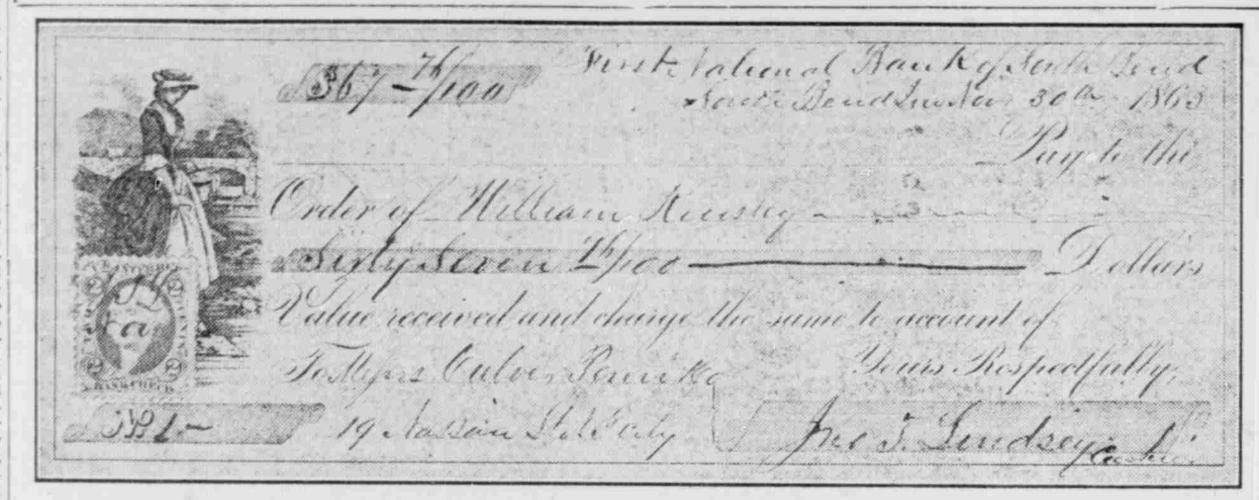
an occasion of such import- the First National Bank and the Bend has never paid less than 6 to the commercial and finan- Union Trust Company, special care percent money. War Savings stamps dal progress of the city of South was taken to provide for the safe and Bonds placed with us on or bea brief eronology of these af- keeping and preservation of all the fore January 10 draw earnings from Mated banks may be of interest:

FIRST NATIONAL BANK. Organized and began business in ords of the First National Bank, the plus \$50,000.

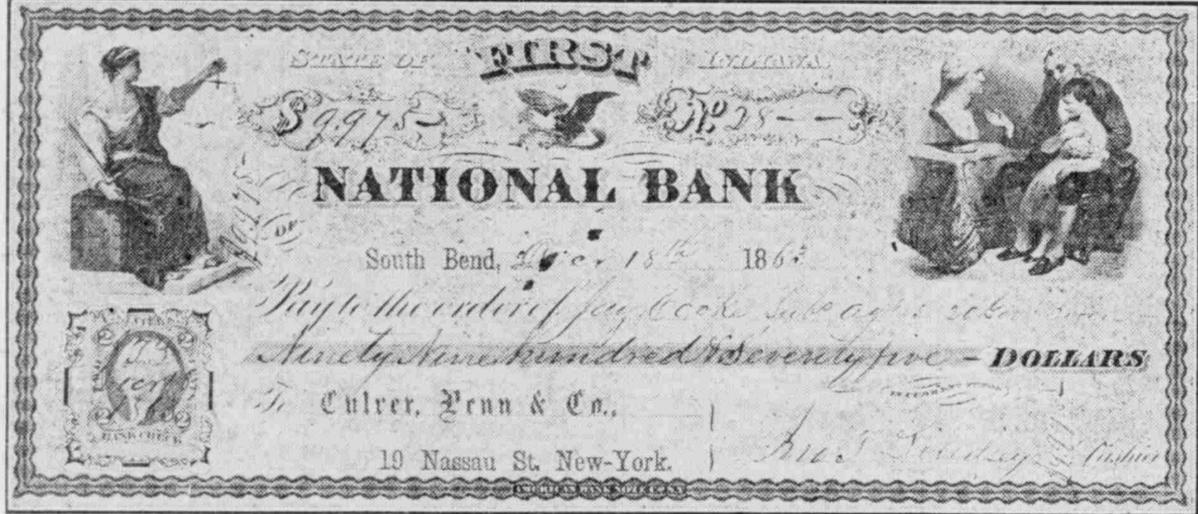
From 1863 to 1867. Thomas S. complete from the opening day of From 1867 to 1869, William Miller, opened for business Nov. 30, 1863,

From 1874 to 1879, John R. Poster. Drafts number 1, 27 and 28, key and duck with all the trim-From 1879 to 1915, Lucius Hub-shown above, have been reproduced, mings. Young roast veal, prime

Drafts 60 Years Old Found Among Bank Records







From 1915 to 1917, C. A. Kimball. Directing Heads of Institutions From 1917 to date, A. L. Hubbard, Its first location was about 50 feet



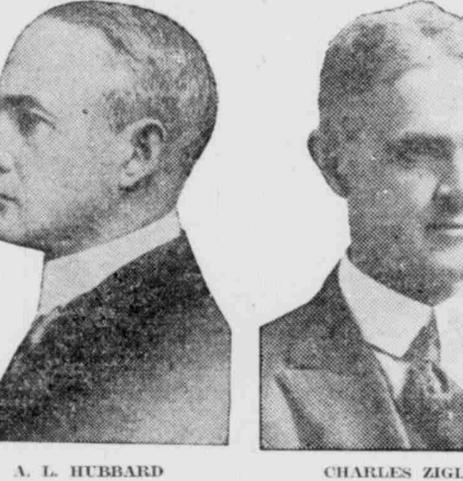
Draft No. 1 was signed by John

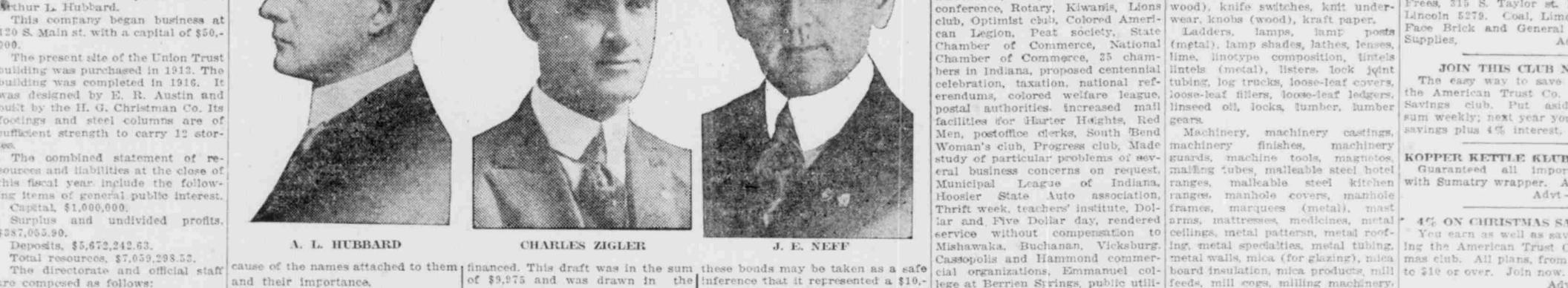
zens National Bank.

ern banking practice.

FRIENDS.

Special New Year's dinner, Tur-





the former Union Trust Company A. L. Hubbard, C. L. Zigler, J. T. Lindsey, the first cashier of the United States 5% Twenty Year Gov- sold on the market at a slight dis- quiring special service,

Chamber of Commerce Issues Annual Report More than 900 meetings and con-jarticles manufactured in South Bend: (granite), motor street sprinklers, Advertising novelties, agricultural motors, motor bicycles, motor fire

of public interest, not including angle irons, aprons, area gratings, dings, mountain wagons, mustard, personal service rendered to the army wagons, artificial bait, artificial minnow bodies (wood). public at targe outside of the mem- fuel, asphalt felt, asphalt roofing. Nati dies, negligee (men's), newsbership of the Chamber om Com- asphalt roof coatings, asphalt shin- papers, nickel plating, night shirts merce in more than 1,500 instances, gles, automatic computing scales, (men's), note books, notions.

The vigilance work of the Cham- automatic electric switches, automo- Office furniture, office railings ber, that is the passing upon the biles automobile bodies, automobile (wire, oil filters, oil gears, optical valuation of securities of different cabs, automobile clutches, automo- lenses, order books, ornamental steel character together with the preven- bile curtains, automobile fenders, work, overcoatings, overalls tion of fraudulent solicitation and automobile hoods, automobile parts, Paint, pajamas, pamphlets, panels personal investigations made, totals automobile radiators, automobile panel boards, paper, paper boxes

The housing department of the

3,347 persons during the year. The directory library of 225 cities

council of the Chamber, working planters, coupon books, crates, cro- dies (wood), springs, spi ments, has been credited with doing stone, cut glass, cutlery, cylinder standpipes, steam bollers, steam spe-

sonnel of its staff. In addition to its cars, dynamos.

in the following projects during the pers papers. Real Estate board, good roads, New products. Bend Credit bureau, St. Joseph cers' sundries,

sociation, furniture dealers, regula- house dresses, hydraulic pumps. traffic regulation, state fire marshall, frames, iron stairs. and paint-up campaign, safety, Fair hangers. club. Optimist club, Colored Ameri- wear, knobs (wood), kraft paper. facilities for Harter Heights, Red gears. Men, postoffice clerks, South Bend | Machinery, machinery castings, savings plus 4% interest, of \$9,975 and was drawn in the inference that it represented a \$10,- lege at Berrien Springs, public utili- feeds, mill cogs, milling machinery, purchase of bonds known as the 000 purchase and that these bonds ties and other individual projects re- millinery, millin

Chamber during the past year cared trucks, baking powder, balancing turo frames, pillows, pins (wood). ber has had credited back to ship- books, boxes, box board (folding), cines, photo engravings, photograph

> nation- gars, cigar boxes, clover hullers, fron, corn meal, corn planters cotton | dicatora apike-tooth quet sets, cultivators, cut building stairs (iron), stamping

The details of the work of the Delivery wagons, demagnetizers Chamber are lengthy and every dies, dining room suites, dining taphase of industrial, civic and com- bles, disc harrows, doll cabs, doors, mercial life is of interest to the door bucks, dowels, drawer pulls, Chamber of Commerce and the per- dresses, drilling machines, dump flushers (motor and horse), street

committee system, its physical Eave spouting, electric colls, elecequipment is placed at the disposal tric dry batteries, electric house fixof the public for the development tures, electric sockets, electric spark of the city and St. Joseph valley, devices, electric specialties, electric The membership of the organiza- switches, electric terminals, electrotion stands ready at all times to types, electrotype moulding blocks. meet to the best of its ability the elevator enclosures, embossing, emdemands of the city and the sur- ery wheel dressers, enamels, engines, engine lathes, engravers, envelopes, The Chamber has been of service excavating machinery, express pa-

past year or has acted in coopera- Fabric rolls protectors, farm carts, tion in carry to conclusion, or for farm implements, feed grinding study, purposes of the various or- mills, fences (wire), filters, fire ganizations listed: More homes, doors, fire escapes, fire places, fishcity planning, building code, Notre ing tackle, flat wall finish, flavoring tures, trucks, truck covers, truss Dame Expansion campaign, Feder- extracts, flood lighting projectors, ation for Social Service campaign, flooring, floor lamps, floor scrapers, Boy Scouts, conducted South Bend's floor stain, floor varnish, flour panfirst fruit show, detention home, cake, self-raising, wheat, graham, Business Women's Chamber of rye, rye-graham, flue brushes, fold-Commerce, Y. M. C. A., Y. W. C. A., ing paper boxes, forgings, furnaces, manufacturers' affairs, living costs, furniture, furniture specialties, fur

Carlisle crossing, employment, Lin- Games, garment hangers, gas ensehp County Typothae, American ranges, gas and coal combination Russian campaign, Automobile glue mixing and spreading machin-Telegraph Co., Rabbit Breeders' as- gray fron castings, grills, grinding |

County Horticultural society, Teach- Hair goods, halftones, hand carts, wire products, wood boxes, wood ers' federation, Farm bureau, Rec- handles (wood), hand railings, hard- bushings, wood cogs, wood kitchen reation committee, Polish Falcons, ware specialties, hardwood lumber, ranges, wood patterns, wood specolored church organizations, shoe harness, harness accessories, har-cialues, wood turnings, woolens. dealers. Indiana Bell Telephone Co., rows, hay knives, headlights, high- wooden cogs, work shirts, wrapping gas, electric and telephone rates, tension switches, hoisting machinery, papers, municipal administration, Mill Deal- homes covers, horse harrows, horse ers association, Letter Carriers as plows, hose carts, hotel ranges.

tion of busses and fitneys, Hinkle- I beams, Ice, ice cream, induction Ford dealers, Fuller Brush Co., re- coils, indicators (speed), insulation tail grocers, county commissioners, (mica), insulators, interior trim,

conference, Rotary, Kiwanis, Lions wood), knife switches, knit under-Chamber of Commerce, National (metal), lamp shades, lathes, lenses, Chamber of Commerce, 25 cham- lime, linotype composition, lintels bers in Indiana, proposed centennial lintels (metal), listers, lock joint celebration, taxation, national ref- tubing, log trucks, loose-leaf covers.

Woman's club, Progress club, Made machinery finishes, machinery study of particular problems of sev- guards, machine tools, magnetos, KOPPER KETTLE KLUB CIGARS. eral business concerns on request, mailing tubes, malleable steel hotel | Guaranteed all imported filler Thrift week, teachers' institute, Dol- frames, marquees (metal), mast lar and Five Dollar day, rendered arms, mattresses, medicines, metal 4% ON CHRISTMAS SAVINGS. service without compensation to ceilings, metal pattersn, metal roof- You earn as well as save by folin-Mishawaka, Buchanan, Vicksburg, Ing. metal specialties, metal tubing, Ing the American Trust Co. Christ-Cassopolis and Hammond commer- metal walls, mica (for glazing), mica mas club. All plans, from few cents eral water, mineral wool, miniature | Happy New Year-B. B. Clean-The following is a corrected list of wagons, models, molds, monuments ers.

bushings, agricultural implements, appartus motor street flushers, moalfalfa hullers, aluminum castings, tor trucks, motor wheels, moul-

springs, automobile switches, auto- paper tubes, papeteries, parcel post The employment department, dur- mobile tires, automobile tire moulds, eases paste, patterns, penholders, ing the past year, has placed 4,441 automobile tops, automobile tubes, perfume phonograph cabinets, pho-Baby cubs, bag machinery, bag tograph mounts, piano benches, picways, ball bearings, barbers' sup- pipe line gears, plasterboard, plasolies, barbers' fixtures, barn clean- ter, plows, plugs (wood), pony weers, barrels, barrel bungs, battery bicles, porch swings, porticos connectors, dead presses, bearings, (metal), post hole diggers, potato beverages, bicycles, blank books, planters, pot heads, potato diggers. dinds, blueing, boats, bobsleds, bo- power drills, pressure bags, printed gus wrapping paper, boilers (stern), matter, prism doors, projectors boiler bolt threading machinery, (flood, Mching), proprietary medi-

plies, ranges (coal, gas, wood), rat-Cabinets, cabinet work, cakes, cam tan specialties, razors, record cards, gears, camp outfits, candy, canvas reflectors (industrial lighting), re-

concrete blocks, concrete block ma- shoes, shoe cleaner, sidewalk ele-Thirty-five different organizations fectionery, conveyor flights, cookies, sleighs, snuff, soft drinks, sockets cornice of copper and galvanized (electric), spark arresters, speed instenographers' note books, step ladlamp posts, street lighting brackets, street sprinfilers (motor and horse), street sweepers, structural iron work, structural steel work, suit boxes, sulphite wrapping paper, switches, switch boards.

teaming gears, telephones, telephones, telephone supplies, tents, terminals (electric), textiles, tile drain cleaners, tin work, tire builpatches, toggle bolts, tombstones, tools, tool specialties, tooth paste, toys, tractor, harrows, tractor plows, trailers, trolley bracket lighting fix-

Underwear (men's cotton and

Valley wogans, variety turnings (wood), varnish, vault doors, vault

guards, vehicles, ventilators. Wagons (bakery, farm, freight and milk), wagon boxes, wagon covers, wagon seats, wagon hardware, coln Highway association, St. Jo- gines, gas fixtures, gas kitchen walking plows, wall paper, washing Legion, Veterans of Foreign Wars, ranges, gaskets, gasoline engines, water works pumps, water works compound, washing blue, watches, police and fire departments, Jewish gears, glazing mica, gloves, glue, machinery, water filters, well-boring machinery, wheels, willow special-Dealers' association, Western Union ery, golf balls, grain tank wagons, ties, wind stackers, wind stacker hoods, windows, window boxes, winsociation, merchants' affairs, South machines, grinding mills (feed), gro- dow glass, window guards, window

OUR COAL A-B-C

Red Cross, Anti-Tuberculosis league, iron castings, iron doors, iron door steadily, leaves little ash, proving our coal to be a good coal. Try one Bendix Engineering Co., clean-up Jackets, japans, jewelry, jigs, joist of our 2001 pound tons of Premium, association, Campfire Girls, Charities / Keys, kitchen ranges (coal, gas, Joe and be convinced. C. H. De-Frees, 315 S. Taylor st. Main 279; Lincoln 5279. Coal, Lime, Cement, can Legion, Peat society, State Ladders, lamps, lamp posts Face Brick and General Building

JOIN THIS CLUB NOW. The easy way to save is to join erendums, colored welfare league, loose-leaf fillers, loose-leaf ledgers, the American Trust Co. Christmas postal authorities, increased mail linseed oil, locks, lumber, lumber Savings club. Put aside a small sum weekly; next year you get your

Draft No. 27 is interesting in that Eat at the cafeteria Sunday noon.

it reveals that the late Clem and J. as then were important in the manuhave been certified to by Culver, time, prominent bankers in New was drawn. The certification of drafts is a very unusual proceeding in mod-Draft No. 28 was drawn to Jay Cook, who was subscription agent for the Government in its issue of bonds with which the Civil War was 6% COMPOUNDED QUARTERLY For the past 40 years the Build-Building for the joint occupancy of ing and Loan Association of South old records of the business of each January 1. Authorized capital \$5,-Institution. In transferring the rec- 000,000. Assets \$1,750,000. Sur-216. W. Washington ave., F. M. it was found that these records are Boone, treasurer. Advt .- 365 .- tf. Y. M. C. A. MEMBERS AND